I. AMENDMENT

A. In th Claims

Please amend the claims as follows:

1. (original) A method for card activity-based mortgage crediting, the method including the steps of:

associating card activity with a mortgage of a cardholder;

crediting an amount to the mortgage responsive to the card activity; and

generating output including the charge card activity-based mortgage crediting; wherein

at least some of the steps are carried out by a digital electrical computer.

2. (original) The method of claim 1, further including the step of:

communicating a funds transfer to the cardholder.

3. (original) The method of claim 2, wherein the step of communicating includes:

printing a check for the amount;

printing a coupon with the amount for carrying out payment of the mortgage with the check; and

combining the check and the coupon with a statement of the card activity in an envelope so as to address the envelope to the cardholder.

4. (original) The method of claim 1, further including the step of:

communicating a funds transfer to a mortgage servicer.

5. (original) The method of claim 4, wherein the communicating includes an electronic funds transfer.

6. (original) The method of claim 4, wherein the communicating includes

printing a check for the amount;

printing a coupon with the amount for carrying out payment of the mortgage with the check; and

combining the check and the coupon with a statement of the card activity in an envelope so as to address the envelope to the mortgage servicer.

7. (original) The method of claim 1, further including the step of:

computing a forecast for repayment of the mortgage from the card activity; and wherein:

the step of generating output includes generating output including the forecast.

8. (original) The method of claim 7, further including the step of:

communicating the forecast to the cardholder.

9. (original) The method of claim 1, further including the step of:

changing an allocation of the credit activity with the mortgage in response to an instruction from the cardholder.

10. (original) The method of claim 1, further including the step of:

changing an allocation of the credit activity between the mortgage and a second mortgage in response to an instruction from the cardholder.

11. (original) The method of claim 1, further including the step of:

changing an allocation of the credit activity between interest and principle for the mortgage in response to an instruction from the cardholder.

12. (original) The method of claim 1, further including the step of:

changing an allocation of the credit activity with the mortgage in response to an instruction from the mortgage holder.

13. (original) The method of claim 1, further including the step of:

changing an allocation of the credit activity between the mortgage and a second mortgage in response to an instruction from the mortgage holder.

14. (original) The method of claim 1, further including the step of:

changing an allocation of the credit activity between interest and principle for the mortgage in response to an instruction from the mortgage holder.

15. (original) The method of any one of claims 9-14, wherein the step of changing is carried out in response to the instruction from the mortgage holder received over a network.

16. (original) The method of claim 1, further including:

allocating a portion of the credit activity between the mortgage and a charity; and

issuing a tax deduction statement to the cardholder.

17. (original) The method of claim 1, further including the steps of:

computing an annual statement of said crediting; and

communicating the annual statement to the cardholder.

18. (original) The method of claim 17, wherein the step of computing an annual statement includes:

computing mortgage interest paid by the crediting.

19. (original) The method of claim 1, further including the steps of:

associating a monthly payment with the mortgage; and

communicating a funds transfer including the payment to a mortgage servicer.

20. (original) The method of claim 1, further including the steps of:

associating an allocation of the credit activity with the mortgage and with a second mortgage of the cardholder;

wherein the step of crediting the amount to the mortgage is also responsive to the allocation; and further including

crediting a second amount to the second mortgage responsive to the allocation;

wherein the step of generating the output includes generating the output including the crediting a second amount to the second mortgage.

21. (original) The method of claim 1, further including the steps of:

associating the mortgage with second card activity of a second cardholder;

crediting an amount to the mortgage responsive to the second card activity; and

wherein the step of generating output includes generating the output including the second charge card activity-based mortgage crediting.

22. (original) The method of claim 20, further including the steps of:

generating second output including the second charge card activity-based mortgage crediting, but not including the card activity of the cardholder of the mortgage; and

communicating the second output to the second cardholder.

23. (original) The method of claim 1, further including the step of:

communicating a funds transfer to a charity for payment of the mortgage.

24. (original) The method of claim 1, further including the step of:

using a second computer to compute a valuation of a mortgage-backed security in response to indicia of said crediting.

25. (original) A method for carrying out card activity-based mortgage crediting, the method including the steps of:

forming a combination in an envelope, the combination including at least two of:

a check printed with an amount to pay a mortgage, said amount determined by crediting responsive to card activity of a cardholder;

a coupon printed with the amount for making the payment of the mortgage with the check; and

a statement of showing the card activity and the crediting.

26. (original) The method of claim 25, wherein the step of forming includes three of said check, said coupon and said statement; and further including the step of:

printing an address on the envelope so as to address the envelope to the cardholder.

27. (original) The method of claim 25, wherein the step of forming is carried out with the at least two of said check and said coupon; and further including the steps of:

printing an address on the envelope so as to address the envelope to a mortgage servicer;

combining said statement with a second envelope; and

printing an address on the second envelope so as to address the second envelope to the cardholder.

~~26~~ 28. (currently amended) A method for making a digital electrical computer system programmed for carrying out card activity-based mortgage crediting, the method including the steps of:

providing a digital electrical computer and data processing system comprising a digital electrical computer electrically connected to an input device for inputting data and to an output device; and

programming the digital electrical computer to associate card activity with a mortgage of a cardholder, to credit an amount to the mortgage responsive to the card activity, and to generate output including the charge card activity-based mortgage crediting, to form the digital electrical computer system programmed for carrying out card activity-based mortgage crediting.

~~27~~ 29. (currently amended) The method of claim 28 ~~26~~, wherein the step of programming includes programming the digital electrical computer to trigger an electronic funds transfer to an other digital electrical computer.

~~28~~ 30. (currently amended) A digital electrical computer system programmed for carrying out card activity-based mortgage crediting, the computer system including:

a digital electrical computer and data processing system comprising a digital electrical computer electrically connected to an input device for inputting data and to an output device, said digital electrical computer programmed to associate card activity with a mortgage of a cardholder, to credit an amount to the mortgage responsive to the card activity, and to generate output including the charge card activity-based mortgage crediting, said output including at least two of:

a check printed with an amount to pay a mortgage, said amount determined by crediting responsive to card activity of a cardholder;

a coupon printed with the amount for making the payment of the mortgage with the check; and

a statement of showing the card activity and the crediting.

~~29~~ 31. (currently amended) A method for carrying out computerized card activity-based mortgage crediting, the method including the step of:

crediting card activity to a mortgage payment in response to an instruction from a mortgage holder received over the Internet.